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Date: September 28, 2005

Signed:

Peter K. Trzyna (Reg. No. 32,001)

PATENT

Paper No.

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|----------------|---|--|
| Inventors | : | CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W. |
| Serial No. | : | 10/687,063 |
| Filed | : | October 16, 2003 |
| For | : | COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS |
| Group Art Unit | : | 3624 |
| Examiner | : | |

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMBINED DECLARATION AND POWER OF ATTORNEY

SIR :

As a below-named inventor, the undersigned hereby respectfully declares that: the residence, address, and citizenship are as stated below; we believe that we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought in the above-referenced specification; we have reviewed and understand the contents of the above-identified specification, including the claims; we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a); and that all statements made on my/our own knowledge are true and all statements made on information and belief are believed to be true, and further

that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint as our attorney, with full powers of inspection, substitution, revocation, and power to appoint associate attorneys, Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars).

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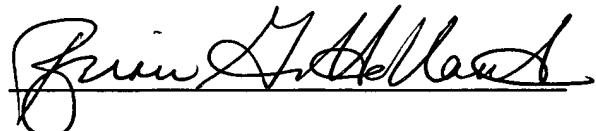
We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Date: August 25, 2005 Aug 25 2005

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10/687,063

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